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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****In re Application of:**

Applicant : Kathleen Tyson Quah  
Serial No. : 10/814,800  
Filing Date : March 31, 2004  
Title of Invention : COMPUTER-IMPLEMENTED METHOD OF REDUCING  
RISK IN A PAYMENT-BASED TRANSACTION WHEREIN  
PAYMENT IS MADE FROM AN ACCOUNT HOLDER TO A  
COUNTERPARTY USING A PAYMENT BANK SYSTEM  
OPERATED BY A PAYMENT BANK AND WHEREIN A  
PAYMENT AUTHORIZING INSTRUCTION IS RETURNED  
TO PAYMENT QUEUE FOR LATER RE-EVALUATION IN  
THE EVENT THAT THE AMOUNT OF PAYMENT  
AUTHORIZED BY SAID PAYMENT AUTHORIZING  
INSTRUCTION EXCEEDS THE AVAILABLE BALANCE  
Examiner : Frantzy Poinvil  
Group Art Unit : 3692  
Attorney Docket : 126-001USANCO

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

**REQUEST FOR CORRECTED FILING RECEIPT**

Sir:

Attorney for Applicant respectfully requests a correction of the Official Filing Receipt for the above-identified Application, which incorrectly states that Thomas J. Perkowski, Esq. is the Assignee of record. Thomas J. Perkowski, Esq., is the Attorney of record and not the Assignee of Record. Applicant has not recorded an Assignment document for this Application in the USPTO.

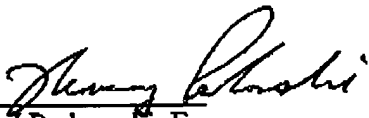
Please forward a corrected Filing Receipt which includes the above-referenced corrected information (i.e. corrected Assignment for Published Patent Application Data) to the undersigned attorney at the following address:

Thomas J. Perkowski, Esq., P.C.  
Soundview Plaza  
1266 East Main Street  
Stamford, Connecticut 06902

The Commissioner is authorized to charge any fee deficiencies to Deposit Account No. 16-1340.

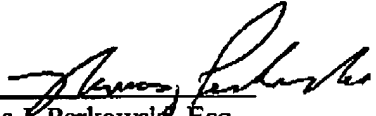
Respectfully submitted,

Dated: October 10, 2008

  
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CERTIFICATE OF FACSIMILE SERVICE UNDER  
37 CFR 1.06(d)

I hereby certify that this correspondence  
is being deposited with  
the Commissioner of Patents and Trademarks,  
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October 10, 2008,  
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Thomas J. Perkowski, Esq.  
Reg. No. 33,134  
Date: October 10, 2008